

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

Shernita Virgillia Lewis

Case No. 09-35178
Chapter 13

NOTICE OF OBJECTION TO CLAIM

Linda D. Jennings and The Oulton Law Firm have filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

If you do not want the court to eliminate or change your claim, then on or before March 24, 2010, you or your attorney must:

File with the court, at the address below, a written response to the objection and a request for a hearing. **Unless a written response is filed and served by the date specified, the court may decide that you do not oppose the objection to your claim.** If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 E. Broad Street
Richmond, VA 23219

You must also mail a copy to:

Linda D. Jennings, Esq.
The Oulton Law Firm, PLLC
2807 N. Parham Rd, Suite 107
Richmond, VA 23294

Attend the hearing on the objection scheduled to be held on _____

at _____ m. at United States
Bankruptcy Court, _____
_____.

Attend a hearing to be scheduled at a later date. You will receive separate notice
of hearing. **If no timely response has been filed opposing the relief requested,
the court may grant the relief without holding a hearing.**

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim.

Date: February 23, 2010

/s/ Linda D. Jennings
Linda D. Jennings, VSB#19455
The Oulton Law Firm, PLLC
2807 N Parham Rd., Suite 107
Richmond, VA 23294
804-747-7707 (ph)
804-747-7706 (fax)
Counsel for Debtor

Certificate of Service

I certify that on February 23, 2010 a copy of this Notice of Objection to Claim was mailed, first class, postage prepaid, faxed or electronically transmitted to Robert E. Hyman, Chapter 13 Trustee, at P. O. Box 1780 Richmond, VA 23219-1780
The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Beneficial Mortgage Company of Virginia at P. O. Box 21188, Eagan, MN 55121-4201, and all other creditors and necessary parties.

/s/ Linda D. Jennings
Linda D. Jennings

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Objection to Claim

The objecting party objects to the following claim in this case:

Claimant's Name: Beneficial Mortgage Company of Virginia

Claim #: 15 Amount \$ 859.82

DETAILED BASIS OF OBJECTION INCLUDING GROUNDS FOR OVERCOMING ANY PRESUMPTION UNDER RULE 3001(f):

Claimant has filed for arrearages on mortgage payments on a property that has been surrendered in the Chapter 13 Plan filed by Debtor

DATED: February 23, 2010

/s/ Linda D. Jennings
Linda D. Jennings
The Oulton Law Firm, PLLC
2807 N Parham Rd, Suite 107
Richmond, VA 23294
804-747-7707
VSB # 19455

Certificate of Service

I certify that on February 23, 2010 a copy of this Objection to Claim was mailed, first class, postage prepaid, faxed or electronically transmitted to Robert E. Hyman, Chapter 13 Trustee, at P. O. Box 1780 Richmond, VA 23219-1780, The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Beneficial Mortgage Company of Virginia at P. O. Box 21188, Eagan, MN 55121-4201, and all other creditors and necessary parties.

s/ Linda D. Jennings
Linda D. Jennings

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Proposed Order

There having been no opposition to the herein objection to claim number 15 the claim of Beneficial Mortgage Company of Virginia in the amount of \$859.82 and the Court having considered the objection and determined the sufficiency of the claim, it is hereby

ORDERED the claim is:

DISALLOWED

ALLOWED AS A TIMELY FILED CLAIM IN THE
AMOUNT OF \$_____

ALLOWED AS A TARDILY FILED CLAIM IN THE
AMOUNT OF \$_____

OTHER: MODIFIED TO UNSECURED RATHER
THAN SECURED

I ask for this:

/s/ Linda D. Jennings _____
Linda D. Jennings, VSB#19455
Counsel for Debtor

Entered on Docket _____

U.S. Bankruptcy Judge

CERTIFICATE OF SERVICE

I certify that on February 23, 2010 a copy of this Proposed Order was mailed, first class, postage prepaid, faxed or electronically transmitted to Robert E. Hyman, Chapter 13 Trustee, at P. O. Box 1780 Richmond, VA 23219-1780, The U.S. Trustee, 701 E. Broad Street, Suite 4304, Richmond, VA 23219, Beneficial Mortgage Company of Virginia at P. O. Box 21188, Eagan, MN 55121-4201, and all other creditors and necessary parties.

s/ Linda D. Jennings
Linda D. Jennings

Creditors

Afni, Inc.

404 Brock Drive (9110956)
PO Box 3427 (cr)
Bloomington, IL 61702-3427

Allianceone

1684 Woodlands Dr Ste 15 (9110957)
Maumee, OH 43537-0000 (cr)

Allied Interstate Inc

435 Ford Rd Ste 800 (9110958)
Minneapolis, MN 55426-0000 (cr)

Asset Acceptance LLC

PO Box 2036 (9110959)
Warren, MI 48090-2036 (cr)

Beneficial Mortgage Company Of Virginia

P O Box 21188 (9330090)
Eagan, MN 55121-4201 (cr)

Beneficial/Hfc

Po Box 1547 (9110960)
Chesapeake, VA 23327-0000 (cr)

Cap One

Po Box 85520 (9110961)
Richmond, VA 23285-0000 (cr)

CAPITAL ONE BANK (USA), N.A.

C/O TSYS DEBT MANAGEMENT (TDM) (9317098)
PO BOX 5155 (cr)
NORCROSS, GA 30091

Cavalry Portfolio Serv

(9110962)

7 Skyline Dr Ste 3 Hawthorne, NY 10532-0000	(cr)
Cavalry Portfolio Services, LLC 7 Skyline Drive, Third Floor Hawthorne, NY 10532	(9333675) (cr)
Celink 3900 Capitol City Blvd Lansing, MI 48906-0000	(9110963) (cr)
Chase Po Box 15298 Wilmington, DE 19850-0000	(9110964) (cr)
Chld/Cbsd Po Box 6497 Sioux Falls, SD 57117-0000	(9110965) (cr)
Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753-0000	(9110966) (cr)
City of Richmond Dept of Finan Real Estate & Delinquent Coll 900 E. Broad Street, Rm 100 Richmond, VA 23219-0000	(9110967) (cr)
City of Richmond, Delinquent C City Hall, Rm. 100 PO Box 26505 Richmond, VA 23261-6505	(9110968) (cr)
Comcast 900 East Broad St Richmond, VA 23219-0000	(9110969) (cr)
Dell Financial Services L.L.C. c/o Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	(9141256) (cr)
eCAST Settlement Corporation assignee of Chase Bank USA NA POB 35480 Newark NJ 07193-5480	(9291925) (cr)
Forster & Garbus	(9110970)

PO Box 9030 Farmingdale, NY 11735-9030	(cr)
GC Services 6330 Gulfton Houston, TX 77081-0000	(9110971) (cr)
GE Consumer Finance For GE Money Bank dba CARECREDIT/GEMB PO Box 960061 Orlando FL 32896-0661	(9385424) (cr)
Gemb/Care Credit Po Box 981439 El Paso, TX 79998-0000	(9110972) (cr)
Gemb/Lowes Po Box 103065 Roswell, GA 30076-0000	(9110973) (cr)
Ginny's c/o Creditors Bankruptcy Service P O Box 740933 Dallas, Tx 75374	(9357329) (cr)
Ginny's 1112 7th Avenue Monroe, WI 53566-1364	(9110974) (cr)
Homeplus Financial Corporation c/o Celink P. O. Box 16247 Lansing, MI 48901	(9172504) (cr)
Hsbc Bank Po Box 5253 Carol Stream, IL 60197-0000	(9110975) (cr)
Internal Revenue Service PO Box 36396 Mail Stop 822 Memphis, TN 38130-0396	(9110976) (cr)
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	(9112454) (cr)

Internal Revenue Service PO Box 16236 Philadelphia, PA 19114-0236	(9110977) (cr)
IRS P.O. Box 2115 Philadelphia, PA 19114-0000	(9110978) (cr)
Lawrence G. Lewis	(9110979) (cr)
Lawrence G. Lewis 3204 Logandale Ave Richmond, VA 23224-3544	(9110980) (cr)
Nco Fin /99 Pob 41466 Philadelphia, PA 19101-0000	(9110981) (cr)
Nco Fin/99 Po Box 15636 Wilmington, DE 19850-0000	(9110982) (cr)
Nissan Motor Acceptanc Po Box 660360 Dallas, TX 75266-0000	(9110983) (cr)
Nissan Motor Acceptance Corporation P.O. Box 660366 Dallas, TX 75266-0366	(9120452) (cr)
Oxford Collection Ag 135 Maxess Road Melville, NY 11747-0000	(9110984) (cr)
PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK VA 23541	(9140509) (cr)
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117-0000	(9110985) (cr)
Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117-0000	(9110986) (cr)
The Home Depot Credit Services	(9110987)

PO Box 689100 Des Moines, IA 50368-9100	(cr)
The Oulton Law Firm, PLLC 2807 N Parham Rd Suite 107 Richmond, VA 23294	(9330263) (cr)
United Recovery Systems 5800 North Course Drive Houston, TX 77072-0000	(9110988) (cr)
Van Ru Crdt 10024 Skokie Blvd Skokie, IL 60077-0000	(9110989) (cr)
Wfnnb/Brylane Home Po Box 182121 Columbus, OH 43218-0000	(9110990) (cr)
Wfnnb/King Sizes 4590 E Broad St Columbus, OH 43213-0000	(9110991) (cr)